

IN THE CLAIMS:

Please amend the claims as set forth below:

1. **(Currently Amended)** Apparatus for providing a customer with an opportunity to request an adjustment to said customer's account, comprising:

 a network interface being operable to send and receive data over an electronic network;

 a service charge adjustment system coupled to the network interface, the service charge adjustment system being operable to perform at least the functions of:

 receiving a request from the customer to make an adjustment to the account, wherein the request for adjustment relates to a charge or fee posted against the customer's account;

 delivering the request to an automated interface, wherein the automated interface is operable to perform at least the functions of: (1) retrieving at least one business rule from a business rules database, and (2) applying the at least one business rule to arrive at a decision regarding the request, and wherein said automated interface is operable to perform each of the following: (1) validating the existence of a service charge, (2) determining the cost-effectiveness of granting the request, (3) checking to see if the customer has a special status, (4) determining if a bank error has occurred, (5) checking to see if the customer is a high value customer, (6) rating the profitability of granting the request, (7) checking to see if the customer has made at least a predetermined number of previous requests, (8) ascertaining if the customer has been granted at least one courtesy adjustment, and (9) determining if the request is justified;

 automatically rendering a decision on the request using the automated interface; and

presenting the customer with the decision with respect to the request, wherein the decision is one of the following: granting an adjustment request, denying an adjustment request, and referring a request to an external system for further consideration.

2. (Canceled)

3. (Original) The apparatus of claim 1, wherein the network interface is further operable to perform the function of:

maintaining an electronic site on the electronic network to which the customer may connect.

4. (Original) The apparatus of claim 3, wherein the network interface is further operable to perform the function of:

presenting at least a first electronic screen over the electronic network to the customer who has connected to the electronic site.

5. (Original) The apparatus of claim 1, wherein the automated interface is further operable to perform the functions of:

requesting at least a first customer information; and

validating the first customer information.

6. (Original) The apparatus of claim 5, wherein the first customer information includes at least the following:

a user name; and

a password.

7. (Original) The apparatus of claim 6, wherein the first customer information also includes at least the following:

name and address of the customer; and

date of service charge transaction.

8. (Canceled)

9. (Canceled)

10. (Currently Amended) The apparatus of claim 1 [[9]], wherein, if the service charge is valid, including the step of denying said adjustment request.

11. (Currently Amended) A method of providing a customer with an opportunity to electronically request an adjustment to the customer's account comprising the steps of:

(a) maintaining an electronic site on a network to which the customer may connect;

(b) presenting at least one electronic screen over the network to the customer who has connected to the electronic site, the one screen including a first input field operable to receive a first command from the customer indicative of the request for an adjustment to the customer's account, wherein the request for adjustment relates to a charge or fee posted against the customer's account;

(c) electronically delivering the first command to an automated interface which converts a format of the first command to another format for allowing the automated interface to act on the request, wherein the automated interface is operable to perform at least the functions of: (1) retrieving at least one business rule from a business rules database, and (2) applying the at least one business rule to arrive at a decision regarding the request, and wherein said automated interface is operable to perform each of the following: (1) validating the existence of a service charge, (2) determining the cost-effectiveness of granting the request, (3) checking to see if the customer has a special status, (4) determining if a bank error has occurred, (5) checking to see if the customer is a high value customer, (6) rating the profitability of granting the request, (7) checking to see if the customer has made at least a predetermined number of previous requests,

(8) ascertaining if the customer has been granted at least one courtesy adjustment, and (9) determining if the request is justified; and

(d) automatically rendering and presenting a decision concerning the request, wherein the decision is one of the following: granting an adjustment request, denying an adjustment request, and referring a request to an external system for further consideration.

12. **(Currently Amended)** A method of providing a customer with an opportunity to request an adjustment to the customer's account comprising the steps of:

receiving a request from the customer to make an adjustment to the account, wherein the request for adjustment relates to a charge or fee posted against the customer's account;

delivering the request to an automated interface, wherein the automated interface is operable to perform at least the functions of: (1) retrieving at least one business rule from a business rules database, and (2) applying the at least one business rule to arrive at a decision regarding the request, and wherein said automated interface is operable to perform each of the following: (1) validating the existence of a service charge, (2) determining the cost-effectiveness of granting the request, (3) checking to see if the customer has a special status, (4) determining if a bank error has occurred, (5) checking to see if the customer is a high value customer, (6) rating the profitability of granting the request, (7) checking to see if the customer has made at least a predetermined number of previous requests, (8) ascertaining if the customer has been granted at least one courtesy adjustment, and (9) determining if the request is justified;

automatically rendering a decision on the request using the automated interface; and

presenting the customer with the decision with respect to the request, wherein the decision is one of the following: granting an adjustment request, denying an adjustment request, and referring a request to an external system for further consideration.

13. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 further comprising the steps of:

maintaining an electronic site on a computer network to which the customer may connect.

14. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 13 further comprising the steps of:

presenting at least one electronic screen over the network to the customer who has connected to the electronic site, at least one screen including at least a first input field operable to receive the request from the customer.

15. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the request is made across a computer network.

16. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 13 wherein the computer network is the Internet.

17. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the request is received by facsimile.

18. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the request is delivered by mail.

19. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the request is delivered by contact with a customer service representative.

20. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 19 wherein the contact is made over a communication network.

21. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 20 wherein the communication network is a telephone system.

22. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 20 wherein the communication network is the Internet.

23. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 19 wherein the contact is made directly in person with the customer service representative.

24. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer account according to claim 12 wherein the automated interface converts a first format of the adjustment request to at least a second format for use within the automated interface.

25. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 13 wherein the electronic site is a website.

26. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 25 wherein the website is hosted in a shared operating environment.

27. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the automated interface establishes a record of the request.

28. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the automated interface initiates research to determine the validity of the request.

29. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the decision on the request is a refund.

30. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the decision on the request is a denial.

31. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the response to the request is a referral for further consideration.

32. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 31, wherein the referral for further consideration includes an estimate on when a final decision will be made.

33. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the automated interface utilizes a predetermined rules algorithm to determine the response to the request.

34. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 33 wherein the predetermined rules algorithm includes sending the request for additional processing when predetermined criteria are met.

35. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 34, wherein the additional processing includes human intervention,

36. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the automated interface automatically approves the request of a high value customer.

37. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the automated interface checks the request for fraud using a fraud detecting algorithm.

38. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the automated interface checks the request for employee misconduct.

39. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the automated interface checks the request for an excessive request history of the customer according to a predefined criteria.

40. (Previously Presented) The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 29, wherein the refund is made automatically to the customer by electronically crediting the account.

41. **(Currently Amended)** A method of providing a customer with an opportunity to request an adjustment to the customer's account comprising the steps of:

maintaining an electronic site on a computer network to which the customer may connect;

presenting at least one electronic screen over the network to the customer who has connected to the electronic site, the at least one screen including at least a first input field operable to receive the adjustment request from the customer, wherein the adjustment request relates to a charge or fee posted against the customer's account;

delivering said adjustment request to an automated interface, wherein the automated interface is operable to perform at least the functions of: (1) retrieving at least one business rule from a business rules database, and (2) applying the at least one business rule to arrive at a decision regarding the request, and wherein said automated interface is operable to perform each of the following: (1) validating the existence of a service charge, (2) determining the cost-effectiveness of granting the request, (3) checking to see if the customer has a special status, (4) determining if a bank error has occurred, (5) checking to see if the customer is a high value customer, (6) rating the profitability of granting the request, (7) checking to see if the customer has made at least a predetermined number of previous requests, (8) ascertaining if the customer has been granted at least one courtesy adjustment, and (9) determining if the request is justified;

automatically rendering a decision on the request using the automated interface; and

presenting said customer with the decision on said adjustment request, wherein the decision is one of the following: granting an adjustment request, denying an adjustment request, and referring a request to an external system for further consideration.

42. **(Currently Amended)** The method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 41, wherein the step of automatically rendering a decision [[acting]] on the request includes the following:

retrieving at least one business rule from a business rules database;

applying the at least one business rule to the request; and

arriving at the decision on the request.